



City of Bloomington

*Housing and Neighborhood
Development Department*

Analysis of Impediments to Fair Housing Choice

Submitted: April 15, 2005

I. Introduction/ Summary of Analysis

The Analysis of Impediments to Fair Housing Choices provides a summary and overview of needs and impediments to housing for minorities, women, and the disabled in the City of Bloomington. The Department of Housing and Neighborhood Development (HAND) is the lead agency in administering federal funds, including HOME, CDBG and American Dream grants. This analysis of impediments has been compiled with the assistance of the comprehensive survey of community needs recently completed for the 2005-2010 Consolidated Plan. The city also promotes the statutory requirement that the jurisdiction affirmatively further fair housing by updating requirements and disseminating information through its Fair Housing Outreach programming.

As in the Consolidated Plan process, Housing and Neighborhood Development staff were involved in compilation of this analysis and no additional CDBG funds or outside resources were used. HAND staff also administers the HMAL program, which is a program addressing accessibility issues. The City Legal Department provides staff to the Human Rights Commission through city attorney, Barbara McKinney. This public body enforces the local law against discrimination (Municipal Code 2.21.020) and works in the community to prevent and eliminate discrimination by investigating and resolving human rights complaints. Both HAND and Barbara McKinney provide information to educate the public about diversity and Fair Housing issues.

Comprehensive housing and economic statistics were made available through the recently completed 2005- 2010 Consolidated Plan which incorporated CHAS and Census data from 2000. The following local surveys and reports were used to develop a profile of the community:

1. 2002 Growth Policy Plan- City of Bloomington Planning Department
2. 1999-2003 Housing Strategy- City of Bloomington Housing and Neighborhood Development Department
3. SCAN- Service Community Assessment of Needs 2003
4. draft PHA Plan Year Plans for Fiscal Years 2005-2009- Bloomington Housing Authority
5. 2004 Continuum of Care- Region 10
6. 2000 Census Data and CHAS Data
7. The Bloomington Economy 2004- a report prepared for the Bloomington Economic Development Corporation
8. A Needs Assessment of Affordable Housing in Monroe County- South Central Community Action Program.
9. Indiana Household Survey 2003- Center for Urban Policy and the Environment
10. Bloomington Human Rights Commission 2004 Annual Report

HAND used results of a survey of citizen leaders produced for the Con Plan to provide guidance on local fair housing issues. HAND conducted surveys to assess the opinions of members of the Commission on the Status of Women and the Commission on the Status of Black Males. The Department also interviewed Barbara McKinney whose close

relationship with the Human Rights Commission helped track the filing of local complaints on fair housing and discrimination issues.

II. Impediments Found

1. Hispanic community lacks Spanish language information about fair housing issues

Interviews with Maria File-Muriel, the City's Program Assistant for Hispanic Affairs, showed that information about housing choices, tenant's rights, contractual agreements and simple instructions in how to obtain common repairs were not available in Spanish. This was causing a hardship among those members of the Hispanic community seeking housing who had limited English skills.

Action (s) to Address Impediments

HAND will cooperate with the Community and Family Resources Department to produce Spanish language brochures pertaining to housing choices, tenant's rights and the inspection process. Other information pertinent to housing choices may be needed in translation and HAND will periodically review the requests from the Hispanic community as these needs are identified.

Time frame:

The Fair Housing, Rental Occupancy Permits and the Rights and Responsibilities of Tenants will be recreated as Spanish language documents before the end of the year. Audio Files for HAND Inspectors have already been created to explain the duties of rental inspectors to tenants who may not have access to translation.

2. The Bloomington Zoning ordinance restricts the number of unrelated adults living in a rental unit to three.

Indiana University's main campus is located in Bloomington and in order to discourage over-occupancy by students, a local ordinance was created to limit the number of unrelated adults living in areas zoned single family. Specifically, the zoning ordinance states that in certain zones no more than three unrelated adults and their dependents can live in a single unit. In RM zones up to five unrelated adults may occupy a single house. While this may, on its face, appear as an impediment, to date, we have had no violation of this ordinance come forward that did not involve Indiana University college students.

Action(s) to Address Impediments

Staff has been unable to find a single instance of citing a family for over occupancy. Since the HAND Department also performs rental inspections and handles complaints, it also can monitor whether this zoning provision acts as a fair housing impediment. No further action is required.

3. Newly established Fair Market Rent structure and lack of affordable rentals.

As a result of a decision made by the Federal Office of Management and Budget, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen counties and this change has adjusted the Fair Market Rent lower for the first time in many years.

Fair Market Rents 2005

0 BR	1 BR	2 BR	3 BR	4 BR
\$449	\$520	\$634	\$901	\$931

These new Fair Market Rents could create an additional hardship on low-income families who want to live in Bloomington to be near their work or children's schools. Landlords may choose to rent at market rents which are above what subsidy programs can offer, causing a further reduction in the number of units available to low-income families.

It is important to recognize that the Bloomington rental market is primarily driven by students and that HAND as a department retains information on and inspects all rentals, so it is an excellent source of accurate information. For example, 1,319 rental units have been added to Bloomington's market since January 1, 2003. Twenty-eight percent, or 376, of them were from three complexes – Smallwood, The Mercury and 10th & College that almost exclusively rent to the student population. In these venues the average rent for a 2 bedroom unit (low-end) is \$1,191.67/month. According to a survey of rents completed by Vencel, Inc. on a monthly basis, the average rent for a 2 bedroom (2 bath) unit is \$815/month, a 3 bedroom (2 bath) unit is \$941/month, and a 4 bedroom unit is \$1,641/month. These are considerably above the recently revised FMR's. Landlords may find FMR rates too low to retain the number of units now offered through subsidy programs. It is feared that the new Fair Market Rents may discourage landlords from participation in either the TBRA or Section 8 programs. This has, in fact, been threatened and was quashed by discussions with the Housing Authority. Other local statistics highlight the disparity between income. The Gross Rent as a Percent of Household Income in 1999 show that 48.2% of households spend more than 35.0% of their gross income on their rent.

Actions to Address Impediments

Provide assistance to low-income individuals in need of housing. Locally the waiting list for Section 8 units is closed. The waiting list for public housing has been closed for nine of the previous 12 months. These circumstances verify the urgent need for more subsidized rental housing.

The Con Plan process isolated a specific need on the part of seniors who lose their Section 8 assistance through protracted hospitalization. HAND provides the Bloomington Housing Authority with funds through TBRA to pay for living arrangements for these citizens until a more permanent housing.

Continue dialogue and attend events with the Apartment Owners Association to support retention of existing subsidized units.

Timeline

The timeline for these actions is ongoing.

4. Environmental contamination in areas requiring revitalization.

The City of Bloomington struggles with contamination issues relating to its former industrial base. While heavy industry has largely been replaced with service and biotech companies, the by-products of past manufacturing processes, specifically PCB's, have been discovered in several residential areas. Among these, the Upper West Side, is the most suspect because of its history of scavenging activities. For many people, the business of salvaging capacitors for precious metals became a second income. Used capacitors, containing PCB's were cast aside, often in backyards. The cost of discovery, testing and remediation of these sites is a continuing impediment to the revitalization of this low income neighborhood and to the development of new housing projects.

Actions to Address Impediments

HAND has applied for a INTR grant (Improving Neighborhoods Through Revitalization Planning Grant) through the Indiana Housing Finance Authority in order to begin a process of exploring how to fund and remediate housing projects in the Upper West Side Neighborhood. It is hoped that money obtained through this grant will assist in the remediation of potential housing sites.

HAND will pursue and examine other opportunities to provide funds for environmental issues. HAND has focused on neighborhoods with low income residents where contamination is a deterrent to the use of federal funds for revitalization. Activities that further the efforts of placing in service safe and useable land for new development including: Phase I studies, testing and remediation steps will be supported.

Timeline

HAND will submit its required Plan before the end of April 2005, in anticipation of applying for funding for the proposed single family housing new construction projects. If successful, the units should be completed by summer of 2006.

5. Transportation

During the Con Plan public participation process, many of the interviewed mentioned problems with finding transportation to needed services. In a review of the availability of local transportation, HAND compared Bloomington's relative provision of service to other similarly sized cities (see transportation section). It was found that Bloomington is exceptional in the comprehensive service it provides, including buses, both municipal and university owned, bicycle paths and amenities, Rural Transit, BT Access, buses for children using Parks Department programming, and Girls and Boys Club vans. Bloomington provides special services to youth, the elderly, and the disabled. Bloomington even provides assistance with understanding current routes and a program called "bus buddies" to accompany those who are uncertain about the use of public transportation in general. The key problem appears to be public awareness of the services available.

Actions to Address Impediments

HAND will analyze ways to better inform low to moderate income people about the choices in public transportation.

Timeline

The timeline for this activity is ongoing.

6. Perception of affordable housing/Section 8

Another impediment revealed through the Con Plan community dialogue is the negative perception of affordable housing. Landlords are hesitant to create subsidized units, because of the stereotypes of Section 8 tenants. There is also a need to improve the perception of public housing, to make it more desirable and attractive within its community. HAND will work with the Housing Authority, a major presence in the Upper West Side in their efforts to upgrade their aging buildings. In ten of the last federal funding cycles HAND has subsidized Housing Authority rehabilitation projects nine times. During the four funding years 2001-2004, the BHA received \$178,050 for needed upgrades and remodeling. Other upgrades include the enhancement of a local park which contributes to the desirability of the surrounding neighborhood. The PHA has hired an architectural firm to do a revitalization plan for the Housing Authority and its site.

Actions to Address Impediments

Create classes in rental preparedness for prospective tenants, targeting those who have been evicted or have been unable to obtain affordable rental housing. Lessons will include how to read a lease, budgeting, and repairs. Graduation from the class may be rewarded with a grant for the damage deposit.

Timeline

These classes should begin and a handbook will be created by Fall of 2005.

Work with the Housing Authority to implement their new plan for the rehabilitation of the Crestmont public housing site.

Timeline

Anticipate a request for funds by the Housing Authority based upon a completed plan during the 2006 CDBG cycle.

III. Jurisdictional Background Data

Demographic Data

The City of Bloomington, which is also the county seat of Monroe, has long been associated with Indiana University. Among the state's cities it is the seventh largest incorporated area with a population of 70,642 (2003). Not surprisingly, a high proportion of residents are in the 18-24 year old age group and Bloomington's population is more highly educated than state or national averages (The Bloomington Economy 2004). The current enrollment at Indiana University is 37,821 (Fall, 2004). Although population in the city is down very slightly, population in Monroe County has increased and shows a growth rate in the top third of all Indiana counties.

Bloomington City Population by Age 2000

Under 15	7,365	10.6%
15-24	30,714	44.3%
25-44	17,027	24.6%
45-54	5,467	7.9%
55-59	1,831	2.6%
60-64	1,431	2.1%
65-74	2,664	3.8%
75+	2,792	4.1%
Total	69,291	100%

Bloomington has a relatively small minority population and the greatest percent of minorities in Bloomington are connected with Indiana University as either students or faculty. However, a growing recognition that Bloomington's Hispanic community may struggle with language and cultural barriers has catalyzed the need for a new coordinator

position within Community and Family Resources. The Bloomington Latino Network was formed in 2001. Our most recent census information indicates that this community now comprises 2.5% of the total population.

Population by Race 2000

White	60,301	87.0%
Black or African-American	2,940	4.2%
American Indian or Alaskan Native	199	0.3%
Asian	3,644	5.3%
Native Hawaiian or Other Pacific Islander	49	0.1%
Other	763	1.1%
Two or More Races	1,395	2.0%

Persons with disabilities comprise another population sensitive to fair housing issues and for whom special programming must be reviewed. Non-institutionalized persons with disabilities comprise 5.8% of the population for the ages of 5-20 years old, 10.3 per cent of the population between 21 and 64 years old and 33.8% of the population above 65.

Income Data

Bloomington's most apparent obstacle to fair housing is the cost of housing relative to income as noted in the Consolidated Plan. Bloomington continues to suffer from comparatively low wages. In 2002, per capita personal income for Monroe County was \$24,212, which is 21.7% below national average. In 2003, the average local wage (\$29,221) still falls well below the US (\$37,765) and the Indiana (\$33,379) averages. (The Bloomington Economy 2004) Meanwhile, 48.2% of the population spends more than 35% of their gross income on rent. The median priced house at \$126,000 would require approximately \$41,580 in income to purchase using current assumptions of term of mortgage, insurance, taxes, etc. Affordable housing continues to be among the city's highest priorities.

Household Income 1999

Less than 10,000	5,555	21.0%
\$10,000 - \$14,999	2,840	10.7%
\$15,000 - \$19,999	2,582	9.8%
\$20,000 - \$24,999	2,076	7.9%
\$25,000 - \$29,999	1,733	6.6%
\$30,000 - \$34,999	1,584	6.0%
\$35,000 - \$39,999	1,251	4.7%
\$40,000 - \$44,999	1,107	4.2%
\$45,000 - \$49,999	755	2.9%
\$50,000 - \$59,999	1,342	5.1%
\$60,000 - \$74,999	1,686	6.4%
\$75,000 - \$99,999	1,720	6.5%
\$100,000 - \$124,999	932	3.5%

\$125,000 - \$149,999	520	2.0%
\$150,000 - \$199,999	356	1.4%
\$200,000 or more	364	1.4%

Fair Housing Complaint Data

Of the new complaint cases filed in 2004, according to the Bloomington Human Rights Commission Director's Report, four were employment cases. The fifth case alleged discrimination in public accommodations in a store. There were no complaints related to Fair Housing issues during this time period.

Home Mortgage Disclosure Act (HMDA) Data

Many local lenders partner with the City of Bloomington Housing and Neighborhood Development Department to offer a wide variety of housing assistance programs. HAND reviewed both its internal and external (HMDA) data to determine if banks were an impediment to fair housing.

The majority of the banks in Indiana are rated Satisfactory and this is true for the more active lenders in Bloomington as well. Financial Institutions who partner with HAND have also received a rating of Satisfactory, including Bloomfield State Bank, Monroe Bank, United Commerce Bank, and Fifth-Third Bank. Indiana University Credit Union participates with HAND on a number of levels, but as a credit union does not receive a rating.

A review of HMDA data (2003) for the Bloomington MSA showed the following:

Census Tracts Under 80% MSA Median Income:

Total Number of Applications:	431	
Originated:	303	70.3%
Approved, not accepted:	31	7.2%
Denied:	45	10.4%
Withdrawn:	34	7.9%
Incomplete:	18	4.2%

Census Tracts Between 80-125% MSA Median Income:

Total Number of Applications:	367	
Originated:	268	73.0%
Approved, not accepted:	18	4.9%
Denied:	32	8.7%
Withdrawn:	38	10.4%
Incomplete:	11	3.0%

Census Tracts Over 125% MSA Median Income:

Total Number of Applications:	699
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Originated:	547	78.3%
Approved, not accepted:	41	5.9%
Denied:	46	6.6%
Withdrawn:	56	8.0%
Incomplete:	9	1.3%

A review of the above information would indicate that both approval and denial rates are fairly even between census tracts with differing income levels. The percentage of applications that result in loans for the census tracts with the lowest incomes was 70.3% and for the highest incomes was 78.3%. This is only a difference of 8%. Please note that there were 268 fewer applicants for the lowest income census tracts which would affect the ratio. The denial ratios were also close with the lowest income census tracts having a denial rate of 10.4% and the highest income census tracts having a denial rate of 6.6%. This is a difference of 3.8%. It is reasonable to assume that applicants will withdraw their applications for two reasons; 1) they no longer need the funds and 2) they believe they will be denied. If one considers the denied and withdrawn applications together, the differences are slightly less, 3.7%.

Rates by Race

Race	# of Applications	# of Loans Originated	# of Loans Denied	% of Total
American Indian/Alaskan Native	3	2	1	33%
Asian/Pacific Islander	53	41	4	7.5%
Black/African American	24	16	5	20.8%
Hispanic	24	15	2	8.3%
White	2,145	1,604	213	9.9%
Other	29	19	3	10.3%
Multi-Racial	44	30	4	9.0%
Race not available	213	103	35	16.4%

As noted previously, Bloomington has a relatively small minority population and the greatest percentage of minorities in Bloomington are connected to Indiana University as either students, faculty or employees. Per the 2000 Census, the racial breakdown for Bloomington is 87.0% white, 4.2% Black or African-American, 0.3% American Indian/Alaskan Native, 5.3% Asian, 0.1% Native Hawaiian or Other Pacific Islander, 1.1% other, and 2.0% two or more races. The number of applications received by white applicants is more than 5 times the total number of applications received by minorities combined. Given the assumption that the majority of Bloomington's minority population is connected in some way to Indiana University, HAND reviewed the individual HMDA data for area lenders and found that the Indiana University Credit Union is the most active with regard to minority lending. There are a greater number of denials associated with the black community. In response to this, HAND has already created a fiscal planning and budgeting class that is held at Second Baptist Church. These classes have been made more accessible to the black community by being located within familiar

neighborhoods and institutions. They are designed to bring needed information to those minorities planning to purchase a home.

HAND provided assistance to 13 new homeowners in 2004. Of those 13 new homeowners, 11 were white and 2 were black. The percent of area median income ranged from a low of 24% to a high of 77%. Eight different financial institutions partnered with HAND to make homeownership a reality for these individuals/families. The most active partner was Monroe Bank, originating four of the 13 loans.

Housing Profile

SOCDS CHAS Data shows that there are a total of 16,992 renters and 9,262 owners in the Bloomington jurisdiction. The Department of HAND also operates a comprehensive rental inspection program through which every rental unit within the corporate limits must be registered and inspected on a three to five year rotation. As of January 24, 2005, HAND's rental database showed that there are in actuality 19,341 registered units within the city limits. The following information taken from the 2000 Census, shows the housing breakdown is as follows:

Total Housing Units	28,400	--
Owner-Occupied	9,341	32.9%
Renter – Occupied	17,127	60.3%
Vacant	1,932	6.8%

A majority (61.9%) of the housing stock in Bloomington was built prior to 1979 according to the 2000 Census. This creates the potential for lead-based paint hazards. Since 2001, HAND has conducted 61 lead risk assessments and 52 homes were found to have unacceptable levels of lead. But, lead is only one of the detriments to a home of this age; these houses typically are in need of foundation, electrical, plumbing and energy efficiency assistance as well. Many of the homes in the core neighborhoods are historic or historically eligible and require work appropriate to the Secretary of the Interior's Standards.

Year Constructed	# of Houses	Percent of Total
1999 – March, 2000	434	1.6%
1995 – 1998	2,907	11.0%
1990 – 1994	2,500	9.5%
1980 – 1989	4,219	16.0%
1970 – 1979	5,373	20.3%
1960 – 1969	4,420	16.8%
1940 – 1959	3,915	14.8%
1939 & earlier	2,649	10.0%

Affordability – Rental:

As a result of a decision made by the Federal Office of Management and Budget, the Bloomington Metropolitan Area (MSA) now includes Monroe, Greene and Owen

counties and this change has adjusted the Fair Market Rent lower for the first time in many years.

Fair Market Rents 2005

0 BR	1 BR	2 BR	3 BR	4 BR
\$449	\$520	\$634	\$901	\$931

However it is important to again recognize the impact on the Bloomington rental market made by students. For example, 1,319 rental units have been added to Bloomington's market since January 1, 2003. Twenty-eight percent, or 376, of them were from three complexes – Smallwood, The Mercury and 10th & College. The average rent for a 2 bedroom unit (low-end) at these complexes is \$1,191.67/month. According to a survey of rents completed by Vencel, Inc., the average rent for a 2 bedroom (2 bath) unit is \$815/month, a 3 bedroom (2 bath) unit is \$941/month, and a 4 bedroom unit is \$1,641/month. The average across all sizes is \$706/month, with the average per square foot rent being \$0.82 and the average square footage is 872. The increase in the MSA area could create an additional financial hardship on low-income families who want to live in Bloomington to be near their work and children's schools. Landlords may choose to rent at market rates which are above what subsidy programs can offer, causing a further reduction in the number of units available to the low-income families.

According to the 2000 Census, the gross rents are as follows:

Gross Rents 2000

Less than \$200	572	3.4%
\$200 - \$299	627	3.7%
\$300 - \$499	5,023	29.5%
\$500 - \$749	6,790	39.8%
\$750 - \$999	2,347	13.8%
\$1,000 - \$1,499	1,054	6.2%
\$1,500 or more	277	1.6%
No cash rent	352	2.1%

However, the Gross Rent as a Percent of Household Income in 1999 show that 48.2% of households spend more than 35.0% of their gross income on their rent.

Gross Rents as % of Household Income 1999

Less than 15.0%	1,608	9.4%
15.0 – 19.9%	1,528	9.0%
20.0 – 24.9%	1,611	9.5%
25.0 – 29.9%	1,609	9.4%
30.0 – 34.9%	1,499	8.8%
35.0% or more	8,211	48.2%
Not computed	976	5.7%

Affordability -- Owner-Occupied:

The Bloomington owner-occupied market is also affected by the Indiana University student population. Affordable houses in the core neighborhoods are prime rental property and often purchased by investors at prices that low to moderate income individuals and families cannot afford. The benchmark housing statistic provided by the 2000 Census is the median value for an owner-occupied home. In Bloomington that figure is \$126,000, which would require a household income of \$41,580 with the assumptions stated in the chart below.

Value for Owner-Occupied Housing Units 2000

Less than \$30,000	41	0.5%
\$30,000 - \$34,999	40	0.5%
\$35,000 - \$39,999	0	0%
\$40,000 - \$49,999	107	1.3%
\$50,000 - \$59,999	179	2.3%
\$60,000 - \$69,999	287	3.6%
\$70,000 - \$79,999	426	5.4%
\$80,000 - \$89,999	635	8.0%
\$90,000 - \$99,999	744	9.4%
\$100,000 - \$124,999	1,455	18.3%
\$125,000 - \$149,999	1,484	18.7%
\$150,000 - \$174,999	723	9.1%
\$175,000 or more	1831	23.0%

Snapshot data collected from www.homefinder.org on January 26, 2005, indicates that there are 246 residential units for sale. Of those 246 units, 53 of them are priced at or below \$100,000. Of the 53 units at or below \$100,000, 32 of them are condos primarily in student complexes. This leaves 21 single detached homes available for sale.

Cost of a Home	Minimum Income Needed	# of Houses Available at Price
\$50,000	\$19,913.62	0
\$60,000	\$22,764.92	0
\$70,000	\$25,616.22	12
\$80,000	\$28,467.51	8
\$90,000	\$31,318.81	14
\$100,000	\$34,170.11	19

Assumptions:

Interest	7%
Term (months)	360
Maximum Housing Ratio	28%
Insurance (mos.)	66
Real Estate Taxes (mos.)	66

In addition to finding/acquiring appropriate available housing stock, other barriers to homeownership include understanding the home buying process, credit quality, employment stability, and funds for down payment and closing costs.

Public Housing

There are 310 total units of conventional public housing available at three sites in Bloomington: Walnut Woods, Reverend Butler and Crestmont complexes. Some of these units, housed in the Reverend Butler complex, are earmarked for elderly. Bloomington's first public housing was constructed in the upper northwest quadrant of the city in the late 1960's. Another location in a south central neighborhood was built in 1980's. The Housing Authority concentrates on the provision of housing to very low and extremely low income citizens. Waiting lists are constant and sometimes they close- which is the current status of the Section 8 List. There are currently more applicants for Section 8 units than for conventional housing. The Housing Authority is attempting to upgrade the appearance of their aging units and has coordinated the use of CDBG funds for this revitalization over time. In ten of the last federal funding cycles HAND has subsidized Housing Authority rehabilitation projects nine times. During the four funding years 2001-2004, the BHA received \$178,050 for needed upgrades and remodeling.

Complex	Bedroom type	Number of units	Square footage
Crestmont (1967)	0	4	390
	1	50	486
	2 flat	2	729
	2	60	421
	3	66	502
	4	10	634
	5	4	734
Reverend. Butler (1972)	1	32	557
	2	10	713
	3	14	991
Walnut Woods (1982)	1	26	570
	2 flat	4	500+
	2	14	710
	3	16	733

The Housing Authority has 25 applicants on the waiting list. The one bedroom waiting list was closed for 10 months between October 2003 and August 2004 and is now open.

There are 1230 vouchers Section 8 active within the city, however this is far below the demand for subsidized housing and a long waiting list currently exists. The number of vouchers fluctuates monthly. The Section 8 waiting list is currently closed. In the past three years it was closed for 9 months from February 2003 to October of 2003. It closed again in February 2004 and remains closed at this time.

The following reflects the kinds of units occupied with vouchers at a point in time. This count was provided on Dec. 29, 2004:

1 bedroom	373
2 bedrooms	378
3 bedrooms	361
4 bedrooms	81
5 bedrooms	14
TOTAL	1207

The Bloomington Housing Authority, in its 2005 Plan, has prioritized assistance for families at or below 30% AMI, and committed to exceed HUD targeting requirements. Consistent with their mission to support those in the most urgent need of housing, they will employ admissions preferences aimed at families at 50% AMI who are employed. The Authority will increase the number of affordable units by expanding the number of Section 8 units available. In attempting to maximize the number of occupied units at the Housing Authority, the PHA will improve its maintenance policies to maximize the number of units that are off-line at any one time. They hope to reduce the amount of time that a unit is vacant between tenants and reduce time spent renovating the existing units. In order to address the needs of special populations within the Housing Authority, they intend to apply for special-purpose vouchers for the elderly and families with disabilities. They will also affirmatively market to races/ethnicities that have disproportionate needs as well as the disabled by coordinating with local non-profit agencies to identify needs in those populations. The Housing Authority and SCAAP administer the TBRA rental assistance program with HAND, through which they attempt to identify and serve those who cannot obtain public housing or who have lost public housing.

The current demographic information was submitted with the 2005 Plan.

**Bloomington Housing Authority
Waiting List Profile (28 total- 2005 PHA Plan)**

Extremely low	<30% AMI	97%
Very Low	30-50% AMI	3.75
Families with Children		43%
Elderly families		3.75
Caucasian		86%
Black		18%

**Section 8
Waiting List Profile (242 total- PHA Plan)**

Extremely low	<30%	82%
Very Low	30-50% AMI	27%
Families with Children		46%
Elderly families		12%
Families with disabilities		32%
Caucasian		91%
Black		9%
Asian		.5%

In addition to these units, Stonebelt Center administers group homes for people with disabilities and other social services agencies provide services and shelter to populations with special needs.

Employment Data

The largest employer in Bloomington is Indiana University. The higher end administrative and professional positions pay very well in comparison to the City as a whole. The secretarial and maintenance jobs pay very low wages. The last ten years have seen the loss of many large-scale manufacturing employers, including Westinghouse, RCA/ Thomson, Otis Elevator and General Electric. The high paying jobs in these industries once insured the health of the local economy. These declines have been partially offset by employment increases enjoyed in the health services, wholesale trade and professional, scientific and technical services sectors. Bloomington anticipates growth in the bio-medical fields supported by the strength of medical device giant Cook Enterprises, Baxter Pharmaceuticals and nearby Boston Scientific. The city's economic development office has drawn up plans to establish a certified technology park, hopefully augmenting the 33+ per cent growth seen in the Health Care and Social Service and Scientific and Technical Service sectors.

Unemployment for Bloomington is 2.7% (November 2004), however, the Monroe County average wage per job remains well below the national and state averages. Average employment in 2003 was up by 1.1% over 2000 and 10.5% over 1994. Manufacturing is the leading employment sector in the Bloomington area, but its payrolls have declined by 1/6 since 1994, while employment has increased in the healthcare and social services sector. The total change in employment since 1994 has been 10.5%.

Monroe County Employment by Sector 2003

Type	Avg. Employment	% of Total	% of Change from 1994
Manufacturing	7,515	12.5%	(16.9%)
Health care & Social Services	7,175	12.0%	35.0%
Retail Trade	7,060	11.8%	(5.3%)
Accommodation & Food Services	6,376	10.6%	3.8%
Construction	2,744	4.6%	11.5%
Admin & Support & Waste Mgt. & Remediation Scvs.	2,507	4.2%	56.5%
Educational Services	2,491	4.2%	29.7%
Other Services (exc. Public Admin.)	1,950	3.3%	8.2%
Public Administration	1,824	3.0%	19.1%
Professional, Scientific & Technical Services	1,789	3.0%	33.8%
Wholesale Trade	1,486	2.5%	34.6%
Finance & Insurance	1,219	2.0%	11.6%
Real Estate & Leasing	1,098	1.8%	13.0%
Information	1,068	1.8%	(3.1%)

Transportation & Warehousing	979	1.6%	(0.5%)
Arts, Entertainment & Recreation	350	0.6%	73.3%
Utilities	287	0.5%	(4.3%)
Management of Companies & Enterprises	225	0.4%	25.0%
Mining	132	0.2%	(33.7%)
Agriculture, Forestry, Fishing & Hunting	84	0.1%	68.0%

* Stats Indiana – www.stats.indiana.edu

Transportation:

The City of Bloomington, and Monroe County as a whole, is served by an extensive bus system. Service is provided by Bloomington Transit, BT Access, Indiana University Bus System, and Rural Transit.

Bloomington Transit is the largest of the transportation providers; serving 2,050,000 riders in 2004. Bloomington Transit has nine routes that cover the vast majority of the city limits. Fares are affordable at \$0.75/ride with free transfers. Monthly and annual passes are also affordable at \$25/month or \$125/year. Special fares are available to senior citizens, K-12 students, persons who are currently receiving Medicare, or persons receiving Supplemental Security Income or Supplemental Security Disability Income through the Social Security Administration. The 4th and Washington terminal is located downtown near the square (a destination for employment and shopping), the post office and the Shalom Community Center (a day center for the homeless). Passengers waiting for transfers at the terminal can be comfortable and dry inside the heated terminal building. All Bloomington Transit buses are equipped with wheelchair lifts or ramps, wheelchair securements, and kneeling features to lower the first step to facilitate boarding. In addition to being handicapped accessible, each bus is fitted with a bike rack for rider's use. There is no extra fee for using the bike rack.

A division of Bloomington Transit is BT Access. This program provides curb-to-curb (within the city limits) service for persons with disabilities who have been certified as paratransit eligible. To be ADA qualified, a rider must be complete a functional assessment. As all Bloomington Transit buses are handicapped accessible, leaving this service for those who have physical, visual or cognitive disabilities. Currently there are 435 ADA qualified program riders. BT Access averaged over 2,500 rides a month in 2004.

Indiana University Bus System is provided to students and faculty/staff of Indiana University. Through an agreement between IU and Bloomington Transit, student are charged a universal transportation fee on their bursars statement that allows them to ride any Bloomington Transit bus with a valid student ID card. Campus Bus passes are available for \$158/year or \$107/semester. Faculty who have an "A," "C" or disabled parking permit are allowed to ride the Campus Bus for free. A free, with a valid student ID card, "shuttle" service is available from the Stadium parking lot to the Indiana

Memorial Union bus shelter. This service provides transportation from an outlying parking area to the center of campus. It is important to consider Campus Bus as part of the public transportation system in Bloomington as Indiana University is the largest employer in Bloomington.

Rural Transit is a service provide by the Area 10 Agency on Aging. Their offices are located outside of the Bloomington city limits. Rural Transit provides services to Monroe, Owen and Lawrence counties. Rural Transit offers a variety of services, including an Express Service which provides opportunities to travel between Spencer, Ellettsville and Bloomington. As Bloomington is a major employment center for the area, this allows individuals living outside of the city limits to use public transportation to reach their destination. Travel within one county is \$0.75/ride and within two counties is \$1.50/ride. Monthly passes are available. The majority of Rural Transit buses are wheelchair accessible, but to insure that an individual is served by a wheelchair accessible bus, the person should call the Rural Transit dispatcher. Rural Transit is also a Medicaid Transportation provider which means that if an individual is Medicaid eligible, Rural Transit can bill Medicaid for that particular ride. Transfers to and from Bloomington Transit and the Indiana University Campus Bus Service are free.

As public transportation can be daunting for some people, a partnership between Bloomington Transit, their division BT Access, and Rural Transit has been created to teach individuals how to use the bus system. This program, entitled “Way To Go” provides instruction on how to effectively use the system and, with volunteers from Retired Senior Volunteer Program (RSVP) can provide a “bus buddy” for those in need.

Education

Bloomington’s school system, Monroe County Community Schools, prides itself on its diverse student body and the quality of its high schools, both of which score above average on National Tests and provide advanced preparatory curriculum for those who are college bound. Because of opportunities offered by the University, Bloomington attracts children of many cultures, religions and races. There are 10,000 students in the system, attending fourteen grade schools, three middle schools, an alternative high school, two comprehensive high schools and an area career center.

In the process of creating and sustaining “neighborhood” schools, particularly at the elementary school level, low income children have become over represented in a couple of elementary school. The school with the highest concentration of low-income children, Fairview Elementary, has a serious transient problem. While this may not be an impediment to fair housing, it is an effect of housing problems. Many of these children are moved from school to school as their parent(s) move from one living situation to another. This disrupts the educational process and does not allow for the child to bond to his or her school. Studies have shown that this transient problem has a direct effect on a student’s performance. Fairview Elementary has a dedicated staff, but consistently low test scores. Indiana Legal Services has started a program to help families find ways to stabilize a child’s schooling. ILS has an arrangement with Fairview Elementary which

makes it easier for parents to access legal assistance when they have problems that will cause the parents to move out of the Fairview district. The parents can go to the school social worker and she will contact ILS for direct assistance. The program educates parents about the benefits of keeping their children in the same school for an entire school year and how to use the legal system to help them maintain a stable situation.

IV. Evaluation of Bloomington's Current Fair Market Legal Status

The Bloomington Human Rights Commission is empowered to enforce the local anti-discrimination ordinance and to advocate for the civil rights of Bloomington's citizenry. It performs a range of educational and investigative activities. It also responds to complaints and questions concerning civil rights violations. Bloomington's Human Rights Ordinance promotes equal opportunity in employment, education, housing and access to public accommodations, regardless of race, sex, religion, color, sexual orientation, national origin, ancestry or disability. The ordinance also prohibits discrimination in housing on the basis of familial status. In 2004, five new cases were filed. Four of them were employment cases: two of these alleged sex discrimination, one sexual orientation discrimination and one disability discrimination. The fifth alleged racial discrimination in access to public accommodations. After investigation, the commission found no probable cause in four of the five cases. There were no appeals filed against these findings. There were three cases pending at the end of 2004.

Barbara McKinney also reviewed 67 affirmative action plans on behalf of city contractors. In her role as the City's American's with Disabilities Act compliance officer, she assures that the City meets its requirements under ADA. She also works with Employee Services to make sure the city complies with fair employment laws.

In order to enlighten the public about local diversity issues, Barbara McKinney, assisted the Chamber of Commerce's Diversity Team, created two handbooks "Understanding Cultural Diversity For Fun and Profit" and "Making Places of Public Accommodations Accessible to All: A Step by Step Guide". She also conducted a workshop concerning the provision of services to populations with limited English, with the help of Arturo Garcia, of the U.S. Health and Human Services Department. She gave six presentations to local organizations and businesses on such issues as diversity in the workplace and fair housing. For her efforts Barbara McKinney received two awards from the Chamber of Commerce and the Council for Community Accessibility.

V. Identification of Impediments to Fair Housing Choice

Public Sector

Zoning and site selection

City Departments, HAND and Planning continue to cooperate in the location and development of affordable housing sites in Bloomington. Planning has supported variance and innovative subdivision petitions for the construction of owner occupied

affordable housing. In addition, language in the adopted Growth Policy Plan supports the goal of developing more affordable housing. One of the strategies is to provide funding for infrastructure improvements like sewers, paving and sidewalks in low income areas and areas with developable land. HAND will create partnerships with housing developers and provide subsidy through infrastructure upgrades.

VI. Assessment of Current Public and Private Fair Housing Programs and Activities

Summary of past year accessibility projects

During the past year Housing and Neighborhood Development Department provided modifications to create accessible homes through a number of programs. Through the HMAL program, 12 clients were served during the time period with at total cost of \$45,520. Four bathrooms were totally remodeled for wheel chair use including the new showers. Five bathrooms were modified for new ADA water closets and grab-bars for accessibility. Three dwellings were modified for entry access including one wheelchair ramp. The average client cost was \$3,793 utilizing CDBG funding, which is a modest investment to allow someone to remain in their home and avoid institutionalization. Five of the clients were elderly female, four were female-head-of-house and three were male clients. Income breakdown for these clients are four @20% and below; five @ 30% to 20 % and three @50% to 30%.

A Department policy requires that participants in the rehab or new construction programs must analyze and address accessibility issues on their property. All new construction projects are designed for ADA compliance. For rehabilitation of existing structures, each project is reviewed for accessibility and the issues are addressed as defined by the clients' needs and as the budget allows. The minimum requirement is that the unit be adaptable for disabilities other than wheelchairs. During the past year nine clients were served under the Department Owner-Occupied program expending \$366,330. Two units addressed total accessibility for wheelchair use, one as a rehab and one as new construction.

As part of its role in promoting affordable housing and its role in enforcing the rental occupancy code, HAND undertakes activities designed to inform the public of their fair housing rights. They work in partnership with the city legal department to update and enforce federal regulations pertaining to Fair Housing Laws. The following list is a summary of Bloomington area outreach activities undertaken by city departments in 2003-2004.

Housing and Neighborhood Development

- July 17, 2003 distributed Fair Housing brochures to over 100 landlords that attended Property Maintenance Code workshop.

- August 25-29, 2003 disseminated Fair Housing brochures to returning students through parking enforcement office that has approximately 2,000 customers in this week period.
- September 6, 2003 disseminated Fair Housing brochures to Broadview neighbors at announcement of Neighborhood Plan and annual picnic.
- October 22, 2003 held housing seminar at Banneker Community Center for residents in the Near West Side Neighborhood and disseminated fair housing brochures.
- November 18, 2003 held housing seminar for Spanish speaking community following mass at St. Mark's Parish.
- December 1, 2003 held a workshop for Realtors. Barbara McKinney, Assistant City Attorney, spoke about fair housing.
- January 29, 2003 held a housing seminar for residents in the Broadview and McDoel neighborhoods and disseminated fair housing brochures.
- January 29, 2004 reviews fiscal budgeting and planning with members of Second Baptist Church
- February 24, 2004 spoke with Realtors at OBR and FC Tucker about housing programs.
- February 25, 2004 held a housing seminar at Monroe County United Ministries for families in the North West quadrant of the city and disseminated fair housing brochures.
- February 26, 2004 spoke with Realtors at Century 21 about housing programs.
- March 3, 2003 spoke with Bloomington Realty Group about housing programs.
- March 27, 2004 spoke to 40 participants at an IU Credit Union Workshop on homebuyer education and disseminated fair housing brochures.
- May 21, 2004 present at Senior Expo, a 1 day event to showcase services to those 50 and over.
- May 27, 2004 present at Bloomington Housing Authority Information Fair and disseminated program information.

City Legal Department :Human Rights Division

- Summer 2004, presentation to the Bloomington Housing Authority staff on fair housing
- Distributes fair housing brochures at meetings and to housing providers.
- Produces a monthly newsletter "Rights Stuff" which among many other topics often addresses fair housing and fair employment.
- Investigates complaints of housing discrimination. Since 2001 four complaints have been filed. With Bloomington Human Rights Commission. Two reached settlements, one was dismissed for failure to cooperate and in the fourth, BHRC found no probable cause to believe discrimination had occurred.
- Investigates complaints of discrimination in public accommodations. Since 2001, two complaints alleging discrimination in public accommodations have been filed with the BHRC.

- Chairs Greater Bloomington Chamber of Commerce's Diversity Team, which has published four free handbooks: one on cultural differences, one on welcoming Latinos into the workplace, and one on the ADA and public accommodations.
- Fall 2002, presented fair housing information to 50 landlords.
- Summer of 2003, published a handbook about accessible housing which is now on the Monroe County Apartment Association web page.
- Produces handbooks on fair employment issues, including cultural differences, the ADA and welcoming Latinos into your workplace.
- Investigates complaints of employment discrimination. Since 2001, 26 complaints alleging discrimination have been filed with the Bloomington Human Rights Commission.
- Presentations on fair employment to educational groups and businesses.
- Works with local NAACP to develop an affirmative action task force.
- Maintains FAQ Section of Monroe County Apartment Association's web site, in which most questions deal with fair housing.
- Works with the City's Employee Services Department to update the City's affirmative action plan
- Responds to questions from the public about fair housing, from service dogs, evictions, familial status discrimination to, accessibility issues, the rights of Section 8 tenants, and tenant coercion by landlords.

Summary of Public Input

Bloomington submits its Consolidated Plan in April of 2005 and substantial work has taken place within the community to gather input and opinion about federal and local programs. Data from the Consolidated Plan Focus Groups and Key Informants sessions included observations about Fair Housing. The following responses were collated from over 100 interviews.

What are the Challenges facing the community?

- Create an ordinance that would add low income to the current discrimination ordinance.
- Language barrier looking for housing, no information is in Spanish that tells them where to go. When something breaks they don't know how to complain Need the following in Spanish:
 - How to get housing
 - Contract information
 - Emergency need/ repairs
 - What documentation is required to get a a place to live
- Over-occupancy ordinance- sharing because they don't know the rules and it is less expensive to live

What are your impressions of local obstacles to Fair Housing

- Fair Market Rent way over HUD rent limit so Section 8 is too low for those landlords
- Landlords have stereotypes in their heads about Section 8 tenants

- Eliminate stigma of affordable housing

What works well in our community?

- HAND helps the Not-For-Profit and understands the issues. Relationships with the Not-For-Profit is a very positive thing. Bloomington is in pretty good shape, NIMBY is less of an issue here.
- Ad Hoc partnership between HAND and Planning. Board and Commissions have been pretty flexible for zoning- not as flexible for infrastructure. More cooperation from utilities

These observations are gleaned from a survey circulated in January 2004 as a part of the Consolidated Plan citizen participation process. The respondents were community leaders in a broad array of roles: business leaders, agency heads, and elected officials.

Special Needs Housing:

Question 15: “The housing and related needs of people who are homeless are adequately served in this community.”

63% of the respondents either disagreed or strongly disagreed. Only 17% either agreed or strongly agreed.

Question 16: “The housing and related needs of people with disabilities are adequately served in this community.”

11% strongly disagreed, 44% disagreed, 23% neither agreed or disagreed, 21% agreed, and 1% strongly agreed.

Question 17: “The housing and related needs of people with developmental disabilities are adequately served in this community.”

7% strongly disagreed, 34% disagreed, 30% neither agreed or disagreed, 28% agreed, and 1% strongly agreed.

Question 18: “The housing and related needs of people with severe and persistent mental illnesses are adequately served in this community.”

45% either disagreed or strongly disagreed. 35% neither agreed or disagreed. 19% either agreed or strongly agreed.

Question 19: “The housing and related needs of the elderly are adequately served in this community.”

4% strongly disagreed, 41% disagreed, 27% neither agreed or disagreed, 25% agreed and 3% strongly agreed.

Question 20: “The housing and related needs of people with HIV/AIDS are adequately served in this community.”

4% strongly disagreed, 21% disagreed, 66% neither agreed or disagreed, 7% agreed and 1% strongly agreed.

Question 21: What is most needed in your community to meet the needs of persons who are homeless?

Fair Housing:

Question 25: Is discrimination in housing a problem in this community based on (check all that apply):

Type of discrimination	No. of Responses	% of Total
Family size or type	22	32%
Disability	18	26%
I don't feel there is discrimination	7	10%
Race/ethnicity	7	10%
National origin	6	8%
Don't know	3	4%
Sex	2	3%
Financial	1	1%
I hope not	1	1%
Non-college students	1	1%
Past background	1	1%
Religion	1	1%
Sexual orientation	1	1%

Question 26: Are the following barriers to housing choice in your community (check all that apply)?

Barrier	No. of Responses	% of Total
Public transportation	26	23%
Cost of housing	24	21%
Lack of accessibility requirements	21	19%

for physically disabled		
Distance to employment	17	15%
Lack of knowledge about fair housing	16	14%
Age restricted housing	4	4%
Housing discrimination	4	4%
Lack of knowledge of fair housing regulation among landlords	1	1%

Question 27: Are the following lending activities a problem in your community?

Problem	No. of Responses	% of Total
Lenders charging excessively high rates for mortgages, refinancing and mobile home loans	10	15%
Lenders repeatedly inducing borrowers to refinance loans and charging high transaction fees	6	9%
Lenders selling sub-prime products to prime borrowers	3	4%
Lenders linking unnecessary products (ie. credit life insurance) to loans	10	15%
Lenders charging prepayment penalties	5	7%
Lack of knowledge about predatory lending practices	34	50%

Question 28: “Large families can obtain desirable housing in any area of my community.”

21% strongly disagree, 50% disagree, 21% neither agree or disagree, 8% agree, and 0% strongly agree.

Question 29: “The elderly can obtain desirable housing in any area of my community.”

6% strongly disagree, 47% disagree, 28% neither agree or disagree, 15% agree, and 4% strongly agree.

Question 30: “Persons with disabilities can obtain desirable housing in any area of my community.”

10% strongly disagree, 39% disagree, 39% neither agree or disagree, 10% agree, 3% strongly agree.

Question 31: “The people in my community know that discrimination is prohibited in the sale and rental of housing, mortgage lending and advertising.”

11% either disagree or strongly disagree. 31% neither agree or disagree, 42% agree and 15% strongly agree.

Question 32: “The people in my community know whom to contact when facing housing discrimination.”

10% strongly disagree, 39% disagree, 28% neither agree or disagree, 17% agree and 7% strongly agree.

Most Important Housing Issues:

Affordability	37
Affordable rents	8
Public transportation access	8
Maintenance of student housing	6
Affordable financing (down payment)	5
Emergency housing for individuals/families	5
Accessibility	4
Having enough savings & credit history (education regarding . . .)	3
Irresponsible landlords	3
Safe, affordable housing	3
Sprawl, over-construction	3
Suitable family rentals being used for student rentals because of rent rates	3
Housing code inspectors poorly trained/poor enforcement	2
Housing conditions	2
Loss of single family to student rentals	2
Older homes that are falling apart or consumed by cockroaches	2
Predatory lending	2
Transitional housing	2
Access to services and support	1

Adequacy	1
Affordable assisted living for elderly and disabled	1
City Depts. give out different information	1
Condos do not have the same bldg. codes/fire prevention standards	1
Eastside/Westside contrast	1
Education	1

VII. Conclusions and Recommendations

Information gathered during the Consolidated Plan process was instrumental in putting together this list of impediments to fair housing in our community. As outlined above, the impediments include housing information for non-English speaking residents, available affordable housing units, environmental concerns, transportation, and perception of affordable housing.

A previous impediment that did not make this list was accessibility issues. The City of Bloomington has a Council on Community Accessibility that works to make all of Bloomington accessible to its citizens. This Council has been very successful over the past few years and, while some impediments may still exist, they less than ever before. Accessibility will continue to be a priority of HAND's in all of its housing endeavors. Successful programs, such as Home Modification for Accessible Living will continue to be funded and operated by the department. HAND will continue to educate the public, realtors, landlords, and other housing providers about accessibility issues.

Additionally, HAND will continue with its successful education endeavors, such as realtor and landlord workshops, guest spots at associations, attendance for distribution of information at events, etc., in order to educate the general public about fair housing issues. HAND also provides information to the social service agencies who are funded through the department on fair housing issues.

HAND was a founding member of the local Predatory Lending Group. This group includes representatives from HAND, Indiana Legal Services, Momentive Consumer Credit Counseling, local lenders, realtors and appraisers. This group has started an educational campaign, with a grant from State Farm Insurance, regarding predatory lending that includes distribution of brochures, posters and workshops.

In addition to the items mentioned above, HAND will incorporate new ideas from this analysis, including, but not limited to, providing housing information to non-English speaking residents, providing information about transportation programs to those who may not be familiar with them, and providing assistance to the Housing Authority to upgrade their current facilities to help change the perception of affordable housing.